

## ABSTRACT

A money receiving system that receives monetary payments without using cash or placing restrictions on the recipients of such payments, and an authentication management apparatus and a store communication terminal used in this money receiving system are provided. The authentication management apparatus includes storage means for storing a plurality of pieces of customer ID information and a plurality of pieces of store ID information, reception means for receiving a piece of customer ID information, a piece of store ID information, and amount information indicating a monetary amount from a store communication terminal, authentication means for authenticating the piece of customer ID information and the piece of store ID information that have been received by the reception means, and transfer means for transferring the monetary amount indicated by the amount information from an account of a store with the authenticated piece of store ID information to an account of a customer with the authenticated piece of customer ID information. The store communication terminal includes storage means for storing store ID information, reception means for receiving customer ID information, input means for inputting amount information for a monetary amount that a store is to pay a customer, and transmission means for transmitting the store ID information stored by the storage means, the customer ID information received by the reception means, and the amount information inputted by the input means to an authentication management apparatus that authenticates the store ID information and the customer ID information. By constructing a money receiving system that uses the authentication management apparatus and store communication terminal, a cashless system for monetary payments can be realized. The system is highly secure and can prevent theft.